DOCUMENT RESUME

ED 171 965 CE 021 592

TITLE	Food Stamp Program; Cashier Training Manual. New Rules.
INSTITUTION	Department of Agriculture, Washington, D.C.
REPORT NO	DA-PA-1176
PUB DATE	Nov 78
NOTE	55p.
EDRS PRICE	MF01/PC03 Plus Postage.
DESCRIPTORS	*Employee Responsibility; Federal Regulation; Food Stores; Job Training; *Sales Workers
IDENTIFIERS	*Food Stamp Program

ABSTRACT

Rules concerning the Food Stamp Program are explained in this booklet designed for store clerks who handle food stamp transactions. The material is presented in a question-and-answer format and is organized under the following topics: what food stamps can buy; cash for nonfood items; separate elibible food from nonfood items; food stamp identification; loose food stamps; making change; and equal treatment of food stamp customers compared to cash customers. (JH)

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New Rules

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2

November 1978

This publication supersedes PA-997 "Food Stamp Counterpoints: A Manual for Cashiers," June 1975.

The Food Stamp Program is available to all eligible persons regardless of race, color, creed, sex, national origin, age, political beliefs, or handicap.

CONTENTS

Introduction

What Food Stamps Can Buy
Questions 1,2,3,4,5,6,7

Cash for Nonfood Items
Question 8

Separate Eligible Food from Nonfood Items
Questions 9,10

Food Stamp Customer Identification
Questions 11,12

Loose Food Stamps
Questions, 13,14,15,16

Making Change
Questions 17,18,19,20,21

Equal Treatment
Questions 22,23,24

INTRODUCTION

The Food Stamp Program, run by the U.S. Department of Agriculture (USDA), helps low-income households buy the food they need for good health. Households certified by State public assistance agencies receive food stamps to spend like cash for food at retail food stores. The amount of stamps each household receives depends upon its size, income, and expenses. Food stamp users may be low-paid workers, people out of work, people on welfare, or older people on fixed incomes.

Only food stores authorized by USDA's Food and Nutrition Service (FNS) may accept food stamps. Authorized stores are issued a nontransferable authorization card. The authorization card is void if the ownership of the store changes or if the store moves or closes. Stores that do not have a valid authorization card should not accept food stamps.

There are three denominations of food stamps: $1 (brown), $5 (purple), and $10 (blue-green). Food stamps come in booklets, each of which has its own serial number stamped on the cover. The food stamps in the booklet all bear the same serial number as the booklet cover. The inside of the front cover of each booklet has a place for the name of the person who is authorized to use the household's food stamps. These booklets should be signed to prevent misuse of food stamps and to protect the food stamp user in case of loss.

This booklet explains the Food Stamp Program rules that concern you in your job as a cashier. After each explanation, there are questions on points you will

need to remember. The questions are printed on the right hand page, with the answers on the back of that page. Answer each question yourself, then check your answer against the correct one. If you get one wrong, go back and reread the explanation. If someone is going to use the booklet after you, write the answers on a separate sheet of paper, or check them lightly in pencil.

It is important that you understand these rules because if the rules are broken, your store may face the following penalties:

1. Disqualification from participation in the program.
2. Criminal prosecution ranging up to a $10,000 fine and a 5-year prison sentence.

Store clerks who handle food stamp transactions play an important part in the program. If you know, understand, and follow the rules, you can contribute directly to the program's effectiveness in improving the diets of the Nation's lowest income families.

WHAT FOOD STAMPS CAN BUY 1

You may take food stamps only for eligible items. These include any food for human consumption in the home, except hot foods that are ready to eat. They also include seeds and plants to grow food in gardens for household consumption.

You may accept food stamps in exchange for:

- ☐ a. Anything that is sold in a grocery store.
- ☐ b. Anything that is a necessity.
- ☐ c. Any food for human consumption in the home except hot foods that are ready to eat.

1

A: **"c" is correct. You may accept food stamps in exchange for any food for human consumption in the home, except hot foods ready to eat. The Food Stamp Act of 1977 prohibits the sale of hot foods for food stamps. Congress made this rule after fast food firms complained that grocery stores had an unfair advantage because they could sell hot ready-to-eat foods for food stamps, while the fast food firms could not be authorized to accept food stamps at all.**

2

Alcoholic beverages, cigarettes and other tobacco products, medicines, and vitamins are *not* food, even though they may be consumed. Therefore, they cannot be sold for food stamps. Also, such things as soap and toilet paper are not food and cannot be sold for food stamps even though they may be necessities. For simplicity, we will refer to all items which cannot be sold for food stamps as "nonfood items."

A customer comes to your register with a shopping basket of food and other items. The customer has food stamps to pay for the items. Decide which of the following items can be sold for food stamps and which cannot. Put a check mark by the eligible food items.

____ aspirin	____ bananas
____ toilet paper	____ sanitary napkins
____ potatoes	____ bubble gum
____ porterhouse steak	____ matches
____ frozen peas	____ corned beef
____ milk	____ paper towels
____ candy bar	____ charcoal briquets
____ chewing tobacco	____ beer
____ asparagus	____ rice
____ canned pork and beans	____ dishwashing detergent
____ cookies	

2

A:

___	aspirin	X	bananas
___	toilet paper		sanitary
X	potatoes	___	napkins
	porterhouse	X	bubble gum
X	steak	___	matches
X	frozen peas	X	corned beef
X	milk	___	paper towels
X	candy bar		charcoal
	chewing	___	briquets
___	tobacco	___	beer
X	asparagus	X	rice
	canned pork		dishwashing
X	and beans	___	detergent
X	cookies		

3

Q: *A food stamp customer wants you to sell a package of antacid tablets and a bottle of vitamins for food stamps, because both are taken internally and the vitamins are a food supplement. You should:*

- ☐ a. Sell them for food stamps since both are swallowed.
- ☐ b. Sell the vitamins for food stamps, since they contribute to nutrition, but refuse to sell the antacid tablets for food stamps, since they are a medicine.
- ☐ c. Refuse to accept food stamps for either item.

3

A: "c" is correct. Refuse to accept food stamps for either item. Neither vitamins nor antacid tablets are eligible. The antacid tablets are a medicine not a food While vitamins are a normal part of most foods, vitamins in tablet, powder, or liquid form are considered health aids, rather than food.

4

While cold prepared foods such as sandwiches and salads that are to be taken out of the store may be sold for food stamps, "lunch counter" foods and other foods that are to be eaten on the premises may *not* be sold for food stamps. This is because one of the aims of the program is to encourage participants to buy low-cost staple foods that they can prepare and eat at home. This gives them the greatest benefit from their food stamps.

A customer wishes to use food stamps to buy a pint of cold potato salad and a sandwich from the delicatessen section. You should:

- ☐ a. Sell the items for food stamps, since both are foods for human consumption.
- ☐ b. Refuse to sell the items for food stamps since both are prepared foods.
- ☐ c. Sell the items for food stamps, so long as they are not going to be eaten on the premises.

4

A: "c" is correct. Sell the items for food stamps, so long as they are not going to be eaten on the premises.

5

Some people eat things which are not intended for human consumption, such as pet food or laundry starch. Since such things are not intended for human beings to eat, you *cannot* sell them for food stamps.

If someone attempts to buy pet food or laundry starch with food stamps, you should:

- ☐ a. Sell them for food stamps because they are eaten by some people.
- ☐ b. Refuse to sell them for food stamps because they are not intended for human consumption.
- ☐ c. Sell the items for food stamps this time, but warn the customer not to try it again, because those items are not supposed to be eaten by humans.

5

A: "b" is correct. Refuse to sell them for food stamps because they are not intended for human consumption.

Questions on what may be sold for food stamps can be answered by checking USDA's Official Food List. A copy of this should be posted near the cash register. If your food store does not have a copy of the Official Food List, you can get one by contacting your local FNS Field Office. The telephone number will be listed under "U.S. Department of Agriculture" in your phone directory.

You may find that some food stamp users will resent your refusal to sell nonfood items for food stamps. We suggest you just say tactfully, "I'm sorry. I've been told not to sell anything but food for food stamps. If you have any questions about what you can buy with your food stamps, you might want to call the office where you signed up."

6

Some states have a sales tax on food. Some do not. A few states have a sales tax on food, but not if the customer pays for the food with food stamps. If your state has a sales tax on food and does not exempt food stamp purchases from the tax, you may accept food stamps for the tax on eligible food (but not on any nonfood items).

If you are working in a state which has a sales tax on food, and does not exempt food stamp sales from the tax, you can:

- ☐ a. Accept food stamps for the food but not for the tax.
- ☐ b. Accept food stamps for the eligible food and the tax on both eligible food and the nonfood items.
- ☐ c. Accept food stamps for the eligible food and the tax on the eligible food, but not for the nonfood items or the tax on the nonfood items.

6

A: **"c" is correct. Accept food stamps for the eligible food and the tax on the eligible food, but not for the nonfood items or the tax on the nonfood items.**

7

A food stamp customer may sometimes need money for something other than food, and may ask you to exchange cash for food stamps. This is a serious violation of the rules. You must never accept food stamps for anything but eligible food.

Q: *A food stamp customer says she needs some money to buy diapers for her baby and offers to sell you $10 in food stamps for $5 in cash. You should:*

- ☐ a. Buy the $10 in food stamps from the customer for $5 in cash.
- ☐ b. Give the customer $10 in cash for the $10 in food stamps.
- ☐ c. Refuse to accept the food stamps in exchange for cash. Suggest that the customer call her caseworker for emergency help.

7

A: "c" is correct. Refuse to accept the food stamps in exchange for cash. Suggest that the customer call her caseworker for emergency help. Most welfare agencies have ways of helping low-income people meet emergencies, so that they do not have to choose between eating and buying other necessities. In any case, no matter how serious the customer says his or her need for cash is, you are not allowed to exchange cash for the customer's food stamps.

CASH FOR NONFOOD ITEMS 8

Food stamp users are expected to use cash to buy nonfood necessities such as toilet paper, detergent, and aspirin.

When a food stamp user brings nonfood items to your register, he or she is expected to pay for them with:

- ☐ a. Cash.
- ☐ b. Food stamps.
- ☐ c. Cash, or food stamps if he or she has no cash.

8

A: "a" is correct. The food stamp user is expected to pay for nonfood items with cash.

SEPARATE ELIGIBLE FOOD FROM NONFOOD ITEMS 9

Since you cannot accept food stamps in exchange for nonfood items, you will have to total them separately from the eligible food. Therefore, you should separate nonfood items from eligible foods before you start to ring up a food stamp customer's purchases.

The first thing to do when a food stamp customer brings an order of both eligible food and nonfood items to your checkstand is to:

- ☐ a. Separate the nonfood items from the eligible food.
- ☐ b. Find out whether the customer has cash to pay for nonfood items. If not, go ahead and total everything together.
- ☐ c. Ask if it will be cash or charge.

9

A: "a" is correct. Separate the nonfood items from the eligible food. (If you have an electronic cash register which separates eligible food from nonfood items at the time it totals the sale, you need not separate them.)

10

If a customer does not tell you he or she will pay with food stamps before you start to total the order, and the total includes nonfood items, you can rering the whole order on separate slips. Or, you can total either eligible or nonfood items, and subtract this amount from the grand total to find the amount to be paid in cash, and the amount to be paid with food stamps.

You have just totaled and bagged an order with some nonfood items in it, and the customer tells you he or she is going to pay for it with food stamps. You should:

- ☐ a. Let it go as a food stamp sale, because it is too much trouble to separate the items now.
- ☐ b. Pull the items out of the bags and subtract the cost of the nonfood items from the total, or separate the items and retotal the whole order as two separate orders — one eligible food and one nonfood items. Require payment in cash for the nonfood items.
- ☐ c. Try to identify the nonfood items from the cash register slip and from what you can see in the bags. Total these and ask for payment in cash.

10

A: **"b" is correct. Pull the items out of the [illegible] and subtract the cost of nonfood items from the total. Or separate the items and retotal the whole order as two separate orders — one eligible food and one nonfood items. Require payment in cash for the nonfood items. Make sure you do not sell any nonfood items for food stamps. Remember that this would be a serious violation of the Food Stamp Act and can result in severe penalties to you and your employer, ranging up to a $10,000 fine and a 5-year prison sentence, and disqualification of your store from the program.**

Customers may sometimes complain about having to wait while you retotal their orders. We suggest you try to smooth things over by saying something like, "I'm sorry. I didn't know you were shopping with food stamps. Let us know next time before we start to ring up your order, and we'll be able to check you through much faster. You could help us by separating the ineligible items." Your local FNS Field Office can supply register stickers that ask food stamp users to identify themselves as such and to separate eligible food from nonfood items.

FOOD STAMP CUSTOMER IDENTIFICATION 11

The customer who shops at your store with food stamps should be either the head of a household certified to use food stamps, or someone shopping for the head of the household (such as a member of the family or a neighbor). The shopper should have the household's food stamp identification card, as well as the book of food stamps. The identification card is the shopper's proof that he or she has the right to shop with food stamps.

When a person shops with food stamps, he or she should have:

- ☐ a. Food stamps.
- ☐ b. Food stamps and a food stamp identification card.
- ☐ c. Food stamps and his or her driver's license.

11

A: "b" is correct. A food stamp shopper should have food stamps and a food stamp identification card.

12

You are not allowed to accept food stamps from anyone you know is not eligible to use them. If you have reason to believe the shopper has *no* right to have food stamps, make sure that he or she has a valid food stamp identification card before you sell food for food stamps. You may check the identification card at any time. Food stamp customers are required to produce their food stamp identification cards on request when they shop with food stamps.

When a customer who you have reason to believe may not be properly certified as a food stamp user attempts to pay for purchases with food stamps, you should:

- ☐ a. Accept the food stamps without comment to avoid embarrassing the customer.
- ☐ b. Ask to see the food stamp identification card and refuse to sell anything for food stamps if the customer cannot produce it.
- ☐ c. Ask the customer if he or she has shopped with food stamps at your store before.

12

A: **"b" is correct. Ask to see the food stamp identification card and refuse to sell anything for food stamps if the customer cannot produce it.**

You will have to use your own judgment as to whether there is reason to believe a person is not eligible to use food stamps. You should check the identification of anyone who presents a large amount of loose stamps, or who seems unsure about how to use food stamps.

LOOSE FOOD STAMPS

13

The food stamps a customer uses to buy eligible food will normally be attached to a food stamp booklet. But since the $1 food stamps are used by stores to make change, food stamp users will often have loose $1 food stamps. You may accept these.

Q: *You may accept loose:*

- ☐ a. Five-dollar food stamps because they are just like money.
- ☐ b. One-dollar food stamps because they are not worth much anyway.
- ☐ c. One-dollar food stamps because they are used as change.

13

A: "c" is correct. You may accept loose $1 food stamps, because they are used as change.

14

Occasionally a food stamp user will have a $1 food stamp which has been endorsed. You should *not* accept this, since only the store which endorsed the food stamp can redeem it. If a customer gives you one of these endorsed food stamps, hand it back and explain that it can be taken back to the store which endorsed it and exchanged for a usable $1 food stamp. (You also should not accept a food stamp marked "Specimen.")

One-dollar food stamps endorsed by another store should not be accepted because:

- ☐ a. They can only be redeemed by the store which endorsed them.
- ☐ b. They are no good to anyone.
- ☐ c. Your store's bank will credit them to the other store's account.

14

A: "a" is correct. Endorsed $1 food stamps can only be redeemed by the store which endorsed them.

If you do accidentally accept a food stamp endorsed by another store, call your local FNS Field Office. They will correct the problem.

15

Five-dollar and $10 food stamps should still be attached to the food stamp booklet at the time they are used. However, you may accept loose $5 and $10 food stamps if they are presented with a booklet bearing the same serial number as the loose food stamps. Some families take all the food stamps out of the booklet to keep them safe at home, and only take the booklet covers and as many stamps as they need to the store. This is all right. You may accept such loose $5 and $10 food stamps after checking their serial numbers to see that they match the serial numbers on the booklet.

You may accept loose $5 and $10 food stamps only if:

- ☐ a. The customer has the food stamp booklet, and the serial number on the stamps matches the one on the booklet cover.
- ☐ b. You know the customer.
- ☐ c. The customer shows you a food stamp identification card.

15

A: "a" is correct. You may accept loose $5 and $10 food stamps only if the customer has the food stamp booklet, and the serial number on the stamps matches the one on the booklet cover. If the customer's offer of loose food stamps raises any doubts as to whether he or she is entitled to use food stamps, you should check the food stamp identification card to make sure that the customer is entitled to use food stamps. If the food stamp customer cannot produce a food stamp identification card and food stamp booklet, or, for any other reason, you suspect that he or she was trying to use food stamps illegally, you should report the incident to the nearest FNS Field Office.

16

Food stamp users have the right to detach the stamps themselves. It is better if they do this because it reduces the chance of a dispute over the number of food stamps detached. However, you may detach food stamps if the customer asks you to.

Food stamps should be removed from the booklet by:

- ☐ a. The customer, unless he or she asks you to do it.
- ☐ b. The clerk, because it is faster that way.
- ☐ c. Either the customer or clerk. It doesn't really matter.

16

A: "a" is correct. The food stamp customer should remove the food stamps from the booklet unless he or she asks you to do it.

MAKING CHANGE 17

When you make change in a food stamp transaction, always return an unendorsed $1 food stamp for each dollar of change due the customer. For instance, if the cost of the eligible food is $3 and the customer hands you a $10 food stamp, you must return seven $1 food stamps as change. You may want to ask if the customer has a $5 food stamp, to avoid using up the $1 food stamps you are keeping to make change, but you cannot return a $5 food stamp as change. This rule, and the rule against accepting loose $5 and $10 food stamps without a booklet whose serial number matches those of the stamps, is designed to keep $5 and $10 food stamps from circulating freely among the public.

Remember: the only denomination of food stamps you can return in change is the $1 food stamp.

For making change in food stamp transactions, you can use:

- ☐ a. Credit slips or tokens.
- ☐ b. Unendorsed $1 and $5 food stamps.
- ☐ c. Unendorsed $1 food stamps.

17

A: "c" is correct. Use unendorsed $1 food stamps to make change in food stamp transactions. Never use $5 food stamps for making change.

18

Give the food stamp customer cash for change of 99 cents or less in food stamp transactions. Of course, like cash customers, food stamp customers may choose to buy food in amounts that would make an even dollar value, or pay amounts which are a few cents over an even dollar amount with their own cash. You should give them this option, just as you would give a cash customer the option.

The cost of the food stamp customer's food totals $7.15. The customer hands you a $10 food stamp. You would normally return as change:

- ☐ a. Two unendorsed $1 food stamps and 85 cents in cash.
- ☐ b. Two dollars and 85 cents in cash.
- ☐ c. Two dollars in cash and a credit slip for 85 cents.

18

A: "a" is correct. You would normally return two unendorsed $1 food stamps and 85 cents in cash as change.

19

A customer hands you a $10 food stamp to pay for $2.25 worth of eligible food, and tells you he or she has no $1 or $5 food stamps. In making change you should give:

- ☐ a. Seven unendorsed $1 food stamps and 75 cents in cash.
- ☐ b. One $5 food stamp, two unendorsed $1 food stamps, and a credit slip for 75 cents.
- ☐ c. One $5 food stamp, two unendorsed $1 food stamps, and 75 cents in cash.

19

A: **"a" is correct. Give the customer seven unendorsed $1 food stamps and 75 cents in cash as change.**

20

If the customer gives you both cash and food stamps, you may make change in cash for the cash payment without any limit on the change you return. (Change for food stamps must be made in unendorsed $1 food stamps and cash change of 99 cents or less.)

A food stamp customer's order totals $27.42 in eligible food plus $2.73 in nonfood items. The customer gives you three $10 food stamps and a $5 bill. In making change, you should give the customer:

- ☐ a. Four dollars and 85 cents in cash.
- ☐ b. Four unendorsed $1 food stamps and 85 cents in cash.
- ☐ c. Two unendorsed $1 food stamps and $2.85 in cash.

20

A: "c" is correct. Remember, these are two separate transactions—a sale of food for food stamps and a sale of nonfood items for cash. You owe the customer two unendorsed $1 food stamps and 58 cents in cash for the food stamp transaction and $2.27 in cash for the cash sale of nonfood items. Give the customer the two unendorsed $1 food stamps and $2.85 in cash—the 58 cents cash change and the $2.27 change from the cash sale.

21

Q: *A food stamp customer has eligible food totaling $2.52 and gives you two $1 food stamps and a $2 bill. You should give the customer as change:*

- ☐ a. An unendorsed $1 food stamp and 48 cents in cash.
- ☐ b. One dollar and forty-eight cents in cash.
- ☐ c. Neither of the above.

21

A: "b" is correct. Give the customer $1.48 in cash. The $2 in food stamps was used to pay $2 worth of the $2.52 in eligible food. Therefore, you are making change for only the $2 bill which the customer gave you to pay for the 52 cents worth of eligible food which the food stamps did not cover. You should give the customer cash change for cash he or she gave you.

EQUAL TREATMENT 22

Food stamp customers should be treated in the same polite way you treat cash customers. If your store gives trading stamps, food stamp customers are entitled to receive them. If your store accepts newspapers' and manufacturers' "cents-off" coupons from cash customers as a discount on food items, you must accept these coupons from food stamp customers also. At the same time, food stamp customers should not be given special treatment you do not give your cash customers. Above all, avoid embarrassing food stamp customers by calling attention to the fact that they are using food stamps.

A cash customer questions your having given trading stamps to a customer who bought eligible food with food stamps, since "she didn't pay with her own money." You should tell the customer:

- ☐ a. That you agree, but the Government makes you do it.
- ☐ b. That trading stamps are a "free" premium the store offers to everyone and that you are not allowed to discriminate against food stamp customers by withholding them.
- ☐ c. That you never thought about it that way before, but you will take it up with the manager when your shift is over.

22

A: "b" is correct. Tell the customer that trading stamps are a "free" premium the store offers to everyone and that you are not allowed to discriminate against food stamp customers by withholding them.

23

Q: *You owe a food stamp customer change but you do not have any unendorsed $1 food stamps at your checkstand. You should:*

- ☐ a. Call out "Food Stamps!" in a loud voice so that the manager will come and help you.
- ☐ b. Handle the matter as quietly as possible in line with your store's policy.
- ☐ c. Give cash in any amount up to $10 as change.

23

A: "b" is correct. Handle the matter as quietly as possible in line with your store's policy.

24

A food stamp user is buying some high cost items, including T-bone steaks, with food stamps. You should:

- ☐ a. Suggest that the customer exchange the luxury items for more economical foods, pointing out some of the better values in the store that could substitute for the high-priced items the customer has chosen.
- ☐ b. Sell the items for food stamps, but remark that the customer should be more careful with the taxpayer's money.
- ☐ c. Sell the items without comment.

24

A: **"c" is correct. Sell the items without comment. You would not presume to advise a cash customer on his or her buying habits, and food stamp customers must be treated in the same way as cash customers. USDA is working to teach people, including food stamp users, how to use their food-buying resources wisely.**

That's it! If you have any questions you cannot answer by going back through this booklet, talk to your supervisor. Also, the people at your local FNS Field Office will be happy to discuss any problems you have with food stamps and to receive any information on violations involving food stamps.